

B6A (Official Form 6A) (12/07)

In re **Michael Wayne Swindler**Case No. **15-31174**

(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
19322 Enchanted Oaks Drive, Spring, TX 77388	Fee Simple	H	\$153,642.00	\$29,811.10

Total:**\$153,642.00**

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re **Michael Wayne Swindler**Case No. **15-31174**
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on hand	C	\$12.34
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.		Harris County Credit Union Account #291596	C	\$2,200.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Televisions (4)	C	\$300.00
		Entertainment Center	C	\$150.00
		DVD Player	C	\$30.00
		Recliner	C	\$130.00
		Coffee Tables (2)	C	\$50.00
		Lamps (2)	C	\$10.00
		Computer Equipment	C	\$750.00
		Dinner Table (2)	C	\$750.00
		Dining Chairs 10	C	\$150.00
		Ipads (2)	C	\$600.00
		Stove	C	\$250.00
		Dishwasher	C	\$175.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Michael Wayne Swindler**Case No. **15-31174**
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles. 6. Wearing apparel.	X	Microwave	C	\$125.00
		Refrigerator	C	\$600.00
		Beds (4)	C	\$220.00
		Clothing Mens	C	\$600.00
		Womens Clothing	C	\$1,200.00
		Men's shoes	C	\$320.00
		Women's Shoes	C	\$820.00
		Children's Clothing	C	\$1,200.00
		Childrens's Shoes	C	\$700.00
7. Furs and jewelry.		Wedding Rings (2)	C	\$200.00
		Engagement Ring	C	\$400.00
		Watches (2)	C	\$175.00
8. Firearms and sports, photographic, and other hobby equipment.		2 pistols	C	\$235.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Michael Wayne Swindler**Case No. 15-31174
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Michael Wayne Swindler**Case No. 15-31174
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Michael Wayne Swindler**Case No. **15-31174**
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2011 Chevrolet Impala	H	\$11,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
<div> <div>4</div> <div>continuation sheets attached</div> </div> <div> <div>Total ></div> <div>\$23,352.34</div> </div>				

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (4/13)

In re **Michael Wayne Swindler**Case No. **15-31174**

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box)☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds
\$155,675.*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
19322 Enchanted Oaks Drive, Spring, TX 77388	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-.002	\$123,830.90	\$153,642.00
Televisions (4)	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$300.00	\$300.00
Entertainment Center	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$150.00	\$150.00
DVD Player	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$30.00	\$30.00
Recliner	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$130.00	\$130.00
Coffee Tables (2)	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00	\$50.00
Lamps (2)	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$10.00	\$10.00
Computer Equipment	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$750.00	\$750.00
Dinner Table (2)	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$750.00	\$750.00
Dining Chairs 10	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$150.00	\$150.00
* Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.		\$126,150.90	\$155,962.00

B6C (Official Form 6C) (4/13) -- Cont.

In re **Michael Wayne Swindler**Case No. **15-31174**

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT*Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Ipads (2)	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$600.00	\$600.00
Stove	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$250.00	\$250.00
Dishwasher	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$175.00	\$175.00
Microwave	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$125.00	\$125.00
Refrigerator	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$600.00	\$600.00
Beds (4)	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$220.00	\$220.00
Clothing Mens	Tex. Prop. Code §§ 42.001(a), 42.002(a)(5)	\$600.00	\$600.00
Womens Clothing	Tex. Prop. Code §§ 42.001(a), 42.002(a)(5)	\$1,200.00	\$1,200.00
Men's shoes	Tex. Prop. Code §§ 42.001(a), 42.002(a)(5)	\$320.00	\$320.00
Women's Shoes	Tex. Prop. Code §§ 42.001(a), 42.002(a)(5)	\$820.00	\$820.00
Children's Clothing	Tex. Prop. Code §§ 42.001(a), 42.002(a)(5)	\$1,200.00	\$1,200.00
Childrens's Shoes	Tex. Prop. Code §§ 42.001(a), 42.002(a)(5)	\$700.00	\$700.00
2011 Chevrolet Impala	Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)	\$11,000.00	\$11,000.00
		\$143,960.90	\$173,772.00

B6D (Official Form 6D) (12/07)

In re **Michael Wayne Swindler**Case No. **15-31174**

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:		DATE INCURRED: NATURE OF LIEN:					
Calfund LLC 807 East 12th St. #213 Los Angeles, CA 90021	-	Truck Loan COLLATERAL: T2009 International ProStar REMARKS:				\$37,650.00	\$7,650.00
		VALUE: \$30,000.00					
ACCT #:		DATE INCURRED: NATURE OF LIEN:					
Independent Bank 3090 Craig Drive McKinney TX 75070	-	Vehicle Loan COLLATERAL: 2011 Chevrolet Impala REMARKS:				\$2,761.00	
		VALUE: \$11,000.00					
ACCT #: 0609884077		DATE INCURRED: NATURE OF LIEN:					
Nationstar Mortgage 350 Highland Drive Lewisville, TX 75067	-	Fee Simple COLLATERAL: Homestead REMARKS: Mortgage arrearage				\$8,838.90	
		VALUE: \$153,642.00					
ACCT #: xxxxxx1367		DATE INCURRED: NATURE OF LIEN:					
Nationstar Mortgage 350 Highland Drive Lewisville, TX 75067	-	Fee Simple COLLATERAL: Homestead REMARKS:				\$18,760.60	
		VALUE: \$153,642.00					
Subtotal (Total of this Page) >						\$68,010.50	\$7,650.00
Total (Use only on last page) >							

1 continuation sheets attached

(Report also on
Summary of
Schedules.)(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

B6D (Official Form 6D) (12/07) - Cont.

In re **Michael Wayne Swindler**Case No. **15-31174**

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 0609884077 Nationstar Mortgage 350 Highland Drive Lewisville, TX 75067	-	DATE INCURRED: NATURE OF LIEN: Fee Simple COLLATERAL: Homestead REMARKS: VALUE: \$136,550.00				\$81,837.00	
ACCT #: 0610071367 Nationstar Mortgage 350 Highland Drive Lewisville, TX 75067	-	DATE INCURRED: NATURE OF LIEN: Fee Simple COLLATERAL: Homestead REMARKS: VALUE: \$153,642.00				\$2,211.60	
Subtotal (Total of this Page) > Total (Use only on last page) >						\$84,048.60 \$152,059.10	\$0.00 \$7,650.00

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (04/13)

In re **Michael Wayne Swindler**Case No. **15-31174**

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

B6F (Official Form 6F) (12/07)

In re **Michael Wayne Swindler**Case No. **15-31174**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 54404550 Capital One Bank P.O. Box 85520 Richmond VA 23285	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$496.00
ACCT #: 1616 Cavalry Portfolio HSBC Bank Nevad, N.A./Orchard Bank P.O. Box 27288 Tempe, AZ 85285-7288	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$3,806.00
ACCT #: Emergency Savings Fund	-	DATE INCURRED: CONSIDERATION: None REMARKS:				\$1,200.00
ACCT #: 2915963 Harris County Federal Credit Union 1400 Franklin Street, Houston, TX 77002	-	DATE INCURRED: CONSIDERATION: Revolving Line of Credit REMARKS:				\$2,722.00
ACCT #: 4543458 IC System Inc. P.O. Box 64378 Saint Paul, MN 55164	-	DATE INCURRED: CONSIDERATION: Utility REMARKS:				\$994.00
ACCT #: 853633 Midland Funding 8875 Aero Drive, Ste 200 San Diego, CA 92123	-	DATE INCURRED: CONSIDERATION: Collecting for - Credit One Bank REMARKS:				\$2,789.00
Subtotal >						\$12,007.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

1 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Michael Wayne Swindler**Case No. **15-31174**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 854292 Midland Funding 8875 Aero Drive, Ste 200 San Diego, CA 92123	-	DATE INCURRED: CONSIDERATION: Cell Phone Service REMARKS:				\$906.00
ACCT #: 9687706968100021998 Navient P.O. Box 9500 Wilkes Barre, PA 18773	W	DATE INCURRED: CONSIDERATION: Student Loan REMARKS:				\$5,611.62
ACCT #: 1013 Recovery One LLC 3240 Henderson Road Columbus, OH 43220	W	DATE INCURRED: CONSIDERATION: Utility REMARKS:				\$200.00
ACCT #: 545 Stellar Recovery 4500 Salisbury Road, Suite 10 Jacksonville, FL 32216	W	DATE INCURRED: CONSIDERATION: Cable/Internet Service REMARKS:			X	\$202.00
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$6,919.62
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						Total > \$18,926.62

B6G (Official Form 6G) (12/07)

In re **Michael Wayne Swindler**Case No. **15-31174**
(if known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H (Official Form 6H) (12/07)

In re **Michael Wayne Swindler**Case No. **15-31174**

(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Fill in this information to identify your case:

Debtor 1	Michael	Wayne	Swindler
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF TEXAS		
Case number (if known)	15-31174		

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status**Debtor 1**

- ☒ Employed
☐ Not employed

Occupation**Truck Driver****Employer's name****Self-employed****Employer's address**

Number Street

City State Zip Code

Debtor 2 or non-filing spouse

- ☐ Employed
☒ Not employed

Number Street

City State Zip Code

How long employed there?

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$0.00	\$0.00
3. Estimate and list monthly overtime pay.	+ \$0.00	\$0.00
4. Calculate gross income. Add line 2 + line 3.	\$0.00	\$0.00

Debtor 1 **Michael** **Wayne** **Swindler** Case number (if known) **15-31174**
 First Name Middle Name Last Name

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here → 4.	\$0.00	\$0.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	\$0.00	\$0.00
5b. Mandatory contributions for retirement plans	\$0.00	\$0.00
5c. Voluntary contributions for retirement plans	\$0.00	\$0.00
5d. Required repayments of retirement fund loans	\$0.00	\$0.00
5e. Insurance	\$0.00	\$0.00
5f. Domestic support obligations	\$0.00	\$0.00
5g. Union dues	\$0.00	\$0.00
5h. Other deductions. Specify: _____	\$0.00	\$0.00
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	\$0.00	\$0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	\$0.00	\$0.00
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	\$5,197.00	\$0.00
8b. Interest and dividends	\$0.00	\$0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	\$0.00	\$0.00
8d. Unemployment compensation	\$0.00	\$0.00
8e. Social Security	\$0.00	\$0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	\$0.00	\$0.00
8g. Pension or retirement income	\$0.00	\$0.00
8h. Other monthly income. Specify: _____	\$0.00	\$0.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	\$5,197.00	\$0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	\$5,197.00	\$0.00
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	\$0.00	\$0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies.	\$5,197.00	\$5,197.00
13. Do you expect an increase or decrease within the year after you file this form? <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: _____	None	

Debtor 1	Michael	Wayne	Swindler	
	First Name	Middle Name	Last Name	Case number (if known) 15-31174

8a. Attached Statement (Debtor 1)

Swindler & Associates

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:

1. Gross Income for 12 Months Prior to Filing:	<u>\$0.00</u>
--	----------------------

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income:	<u>\$10,687.00</u>
--------------------------	---------------------------

PART C - ESTIMATED AVERAGE FUTURE MONTHLY EXPENSES:

3. Net Employee Payroll (Other Than Debtor):	<u>\$0.00</u>
4. Payroll Taxes:	<u>\$0.00</u>
5. Unemployment Taxes:	<u>\$0.00</u>
6. Worker's Compensation:	<u>\$0.00</u>
7. Other Taxes:	<u>\$0.00</u>
8. Inventory Purchases (including raw materials):	<u>\$0.00</u>
9. Purchase of Feed/Fertilizer/Seed/Spray:	<u>\$0.00</u>
10. Rent (other than debtor's principal residence):	<u>\$0.00</u>
11. Utilities:	<u>\$0.00</u>
12. Office Expenses and Supplies:	<u>\$0.00</u>
13. Repairs and Maintenance:	<u>\$1,980.00</u>
14. Vehicle Expenses:	<u>\$0.00</u>
15. Travel and Entertainment:	<u>\$0.00</u>
16. Equipment Rental and Leases:	<u>\$720.00</u>
17. Legal/Accounting/Other Professional Fees:	<u>\$0.00</u>
18. Insurance:	<u>\$600.00</u>
19. Employee Benefits (e.g., pension, medical, etc.):	<u>\$0.00</u>

20. Payments to be Made Directly by Debtor to Secured Creditors for
Pre-Petition Business Debts (Specify):

Truck Payment - Calfund LLC	<u>\$1,510.00</u>
------------------------------------	--------------------------

21. Other (Specify):

Meals	<u>\$560.00</u>
--------------	------------------------

Scales	<u>\$120.00</u>
---------------	------------------------

22. Total Monthly Expenses (Add items 3 - 21)	<u>\$5,490.00</u>
---	--------------------------

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:

23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from item 2):	<u><u>\$5,197.00</u></u>
--	---------------------------------

Fill in this information to identify your case:

Debtor 1	Michael	Wayne	Swindler
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF TEXAS		
Case number (if known)	15-31174		

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date: _____
MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household**1. Is this a joint case?**

- ☒ No. Go to line 2.
- ☐ Yes. **Does Debtor 2 live in a separate household?**
- ☐ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☐ No
- ☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
<u>Daughter</u>	<u>15</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u>Son</u>	<u>14</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u>Granddaughter</u>	<u>4</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u>Wife</u>	<u>42</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

Your expenses**4. The rental or home ownership expenses for your residence.**
Include first mortgage payments and any rent for the ground or lot.**If not included in line 4:**

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

4.	_____
4a.	_____
4b.	<u>\$449.00</u>
4c.	<u>\$120.00</u>
4d.	<u>\$30.25</u>

Debtor 1 **Michael** **Wayne** **Swindler** Case number (if known) **15-31174**
 First Name Middle Name Last Name

Your expenses

5. Additional mortgage payments for your residence , such as home equity loans	5.	_____
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	<u>\$410.00</u>
6b. Water, sewer, garbage collection	6b.	<u>\$110.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	<u>\$250.00</u>
6d. Other. Specify: _____	6d.	_____
7. Food and housekeeping supplies	7.	<u>\$600.00</u>
8. Childcare and children's education costs	8.	<u>\$230.00</u>
9. Clothing, laundry, and dry cleaning	9.	<u>\$25.00</u>
10. Personal care products and services	10.	<u>\$75.00</u>
11. Medical and dental expenses	11.	_____
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	<u>\$300.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	<u>\$50.00</u>
14. Charitable contributions and religious donations	14.	_____
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	_____
15b. Health insurance	15b.	_____
15c. Vehicle insurance	15c.	<u>\$120.00</u>
15d. Other insurance. Specify: _____	15d.	_____
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	_____
17. Installment or lease payments:		
17a. Car payments for Vehicle 1 2011 Chevy Impala	17a.	<u>\$366.00</u>
17b. Car payments for Vehicle 2	17b.	_____
17c. Other. Specify: _____	17c.	_____
17d. Other. Specify: _____	17d.	_____
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.	_____
19. Other payments you make to support others who do not live with you. Specify: _____	19.	_____
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a.	_____
20b. Real estate taxes	20b.	_____
20c. Property, homeowner's, or renter's insurance	20c.	_____
20d. Maintenance, repair, and upkeep expenses	20d.	_____
20e. Homeowner's association or condominium dues	20e.	_____

Debtor 1 **Michael** **Wayne** **Swindler** Case number (if known) **15-31174**
 First Name Middle Name Last Name

21. Other. Specify: _____ 21. + _____

22. **Your monthly expenses.** Add lines 4 through 21.
 The result is your monthly expenses. 22. **\$3,135.25**

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. **\$5,197.00**

23b. Copy your monthly expenses from line 22 above. 23b. **\$3,135.25**

23c. Subtract your monthly expenses from your monthly income.
 The result is your monthly net income. 23c. **\$2,061.75**

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes. Explain here:

None

B 6 Summary (Official Form 6 - Summary) (12/14)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re **Michael Wayne Swindler**Case No. **15-31174**Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$153,642.00		
B - Personal Property	Yes	5	\$23,352.34		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2			\$152,059.10
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1			\$0.00
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2			\$18,926.62
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	3			
J - Current Expenditures of Individual Debtor(s)	Yes	3			
TOTAL		21	\$176,994.34	\$170,985.72	

B 6 Summary (Official Form 6 - Summary) (12/14)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re **Michael Wayne Swindler**Case No. **15-31174**Chapter **13**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$5,611.62
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$5,611.62

State the following:

Average Income (from Schedule I, Line 12)	\$5,197.00
Average Expenses (from Schedule J, Line 22)	\$3,135.25
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	\$5,198.85

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$7,650.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$18,926.62
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$26,576.62

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Michael Wayne Swindler**

Case No. **15-31174**

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 23 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 3/14/2015

Signature /s/ Michael Wayne Swindler
Michael Wayne Swindler

Date _____

Signature _____

[If joint case, both spouses must sign.]

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re: **Michael Wayne Swindler**Case No. **15-31174**

(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None



State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the TWO YEARS immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT**SOURCE****\$10,274.00****1/2015-3/1/2015 Income from trucking business****2014 - Business Income not yet determined. Will amend once returns are filed.****\$15,155.00****2013 - Net income from trucking business****Balance of \$33,978 one-time withdrawal from 401 to purchase truck and meet household expenses.****2. Income other than from employment or operation of business**

None



State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the TWO YEARS immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors**Complete a. or b., as appropriate, and c.**

None



a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None



c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/13)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re: **Michael Wayne Swindler**Case No. **15-31174**
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

- None ☒ List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within ONE YEAR immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
First Choice Legal P.O. Box 90863 Houston, Texas 77290	02/28/2015	\$1,500.00
www.abacuscc.org	2/28	25.00

10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within TWO YEARS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/13)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re: **Michael Wayne Swindler**Case No. 15-31174
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

None ☒ b. List all property transferred by the debtor within TEN YEARS immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within ONE YEAR immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 DAYS preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None ☒ If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

B7 (Official Form 7) (04/13)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re: **Michael Wayne Swindler**Case No. 15-31174
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or
☒ potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

- None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.
☒ Indicate the governmental unit to which the notice was sent and the date of the notice.

- None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is
☒ or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

- None
☒ a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

- None
☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re: **Michael Wayne Swindler**Case No. 15-31174
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within SIX YEARS immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

- None ☒ a. List all bookkeepers and accountants who within TWO YEARS immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.
-
- None ☒ b. List all firms or individuals who within TWO YEARS immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.
-
- None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
-
- None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within TWO YEARS immediately preceding the commencement of this case.

20. Inventories

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
-
- None ☒ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

- None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
-
- None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

- None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within ONE YEAR immediately preceding the commencement of this case.
-
- None ☒ b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within ONE YEAR immediately preceding the commencement of this case.

B7 (Official Form 7) (04/13)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re: **Michael Wayne Swindler**Case No. 15-31174
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

23. Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during ONE YEAR immediately preceding the commencement of this case.

24. Tax Consolidation Group

None ☒ If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within SIX YEARS immediately preceding the commencement of the case.

25. Pension Funds

None ☒ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within SIX YEARS immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 3/14/2015Signature /s/ Michael Wayne Swindler
of Debtor Michael Wayne Swindler

Date _____

Signature _____
of Joint Debtor
(if any)

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.
18 U.S.C. §§ 152 and 3571*

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Michael Wayne Swindler**

CASE NO **15-31174**

CHAPTER **13**

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 3/14/2015

Signature /s/ Michael Wayne Swindler
Michael Wayne Swindler

Date _____

Signature _____

/s/ Gwendolyn R. Wilds
Gwendolyn R. Wilds
VI 461
First Choice Legal
P.O. Box 90863
Houston, Texas 77290
(281) 865-3618

Calfund LLC
807 East 12th St. #213
Los Angeles, CA 90021

Capital One Bank
P.O. Box 85520
Richmond VA 23285

Cavalry Portfolio
HSBC Bank Nevad, N.A./Orchard Bank
P.O. Box 27288
Tempe, AZ 85285-7288

Emergency Savings Fund

Harris County Federal Credit Union
1400 Franklin Street,
Houston, TX 77002

IC System Inc.
P.O. Box 64378
Saint Paul, MN 55164

Independent Bank
3090 Craig Drive
McKinney TX 75070

Midland Funding
8875 Aero Drive, Ste 200
San Diego, CA 92123

Nationstar Mortgage
350 Highland Drive
Lewisville, TX 75067

Nationstar Mortgage
350 Highland Drive
Lewisville, TX 75067

Navient
P.O. Box 9500
Wilkes Barre, PA 18773

Recovery One LLC
3240 Henderson Road
Columbus, OH 43220

Stellar Recovery
4500 Salisbury Road, Suite 10
Jacksonville, FL 32216

Debtor(s): Michael Wayne Swindler

Case No: 15-31174

SOUTHERN DISTRICT OF TEXAS

Chapter: 13

HOUSTON DIVISION

Calfund LLC
807 East 12th St. #213
Los Angeles, CA 90021

Navient
P.O. Box 9500
Wilkes Barre, PA 18773

Capital One Bank
P.O. Box 85520
Richmond VA 23285

Recovery One LLC
3240 Henderson Road
Columbus, OH 43220

Cavalry Portfolio
HSBC Bank Nevad, N.A./Orchard B.
P.O. Box 27288
Tempe, AZ 85285-7288

Stellar Recovery
4500 Salisbury Road, Suite 10
Jacksonville, FL 32216

Emergency Savings Fund

Harris County Federal Credit Un
1400 Franklin Street,
Houston, TX 77002

IC System Inc.
P.O. Box 64378
Saint Paul, MN 55164

Independent Bank
3090 Craig Drive
McKinney TX 75070

Midland Funding
8875 Aero Drive, Ste 200
San Diego, CA 92123

Nationstar Mortgage
350 Highland Drive
Lewisville, TX 75067

Nationstar Mortgage
350 Highland Drive
Lewisville, TX 75067

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Michael Wayne Swindler**

CASE NO. **15-31174**

CHAPTER **13**

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that on March 14, 2015, a copy of the attached Chapter 13 Plan, with any attachments, was served on each party in interest listed below, by placing each copy in an envelope properly addressed, postage fully prepaid in compliance with Local Rules.

Date: 3/14/2015

/s/ Michael Wayne Swindler

Michael Wayne Swindler

Debtor

Calfund LLC
807 East 12th St. #213
Los Angeles, CA 90021

Independent Bank
3090 Craig Drive
McKinney TX 75070

Nationstar Mortgage
0610071367
350 Highland Drive
Lewisville, TX 75067

Capital One Bank
54404550
P.O. Box 85520
Richmond VA 23285

Midland Funding
853633
8875 Aero Drive, Ste 200
San Diego, CA 92123

Navient
9687706968100021998
P.O. Box 9500
Wilkes Barre, PA 18773

Cavalry Portfolio
1616
HSBC Bank Nevad, N.A./Orchard Bank
P.O. Box 27288
Tempe, AZ 85285-7288

Midland Funding
854292
8875 Aero Drive, Ste 200
San Diego, CA 92123

Recovery One LLC
1013
3240 Henderson Road
Columbus, OH 43220

Emergency Savings Fund

Nationstar Mortgage
0609884077
350 Highland Drive
Lewisville, TX 75067

Stellar Recovery
545
4500 Salisbury Road, Suite 10
Jacksonville, FL 32216

Harris County Federal Credit Union
2915963
1400 Franklin Street,
Houston, TX 77002

Nationstar Mortgage
xxxxxx1367
350 Highland Drive
Lewisville, TX 75067

IC System Inc.
4543458
P.O. Box 64378
Saint Paul, MN 55164

Nationstar Mortgage
0609884077
350 Highland Drive
Lewisville, TX 75067

Fill in this information to identify your case:

Debtor 1 Michael Wayne Swindler
 First Name Middle Name Last Name

Debtor 2 (Spouse, if filing) _____
 First Name Middle Name Last Name

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS

Case number (if known) 15-31174

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

- ☒ 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
☐ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
☒ 3. The commitment period is 3 years.
☐ 4. The commitment period is 5 years.

☐ Check if this is an amended filing

Official Form 22C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

12/14

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income**1. What is your marital and filing status?** Check one only.

- ☐ **Not married.** Fill out Column A, lines 2-11.
☒ **Married.** Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	<u>\$0.00</u>	<u>\$0.00</u>
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	<u>\$0.00</u>	<u>\$0.00</u>
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	<u>\$0.00</u>	<u>\$0.00</u>
5. Net income from operating a business, profession, or farm		
Gross receipts (before all deductions)	<u>\$8,666.03</u>	
Ordinary and necessary operating expenses	<u>— \$3,467.18</u>	
Net monthly income from a business, profession, or farm	<u>\$5,198.85</u>	
	Copy here →	<u>\$5,198.85</u>
		<u>\$0.00</u>
6. Net income from rental and other real property		
Gross receipts (before all deductions)	<u>\$0.00</u>	
Ordinary and necessary operating expenses	<u>— \$0.00</u>	
Net monthly income from rental or other real property	<u>\$0.00</u>	
	Copy here →	<u>\$0.00</u>
		<u>\$0.00</u>
7. Interest, dividends, and royalties	<u>\$0.00</u>	<u>\$0.00</u>

Debtor 1 **Michael** **Wayne** **Swindler** Case number (if known) **15-31174**
 First Name Middle Name Last Name

8. Unemployment compensation

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:↓

For you..... **\$0.00**

For your spouse..... **\$0.00**

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.**10. Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.

10a.

10b.

10c. Total amounts from separate pages, if any.

11. Calculate your total average monthly income.

Add lines 2 through 10 for each column.

Then add the total for Column A to the total for Column B.

Column A Debtor 1	Column B Debtor 2 or non-filing spouse
\$0.00	\$0.00

\$0.00 **\$0.00**

+ **+**

\$5,198.85 **+** **\$0.00** **=** **\$5,198.85**

Total average
monthly income

Part 2: Determine How to Measure Your Deductions from Income

12. Copy your total average monthly income from line 11. **\$5,198.85**

13. Calculate the marital adjustment. Check one:

- ☐ You are not married. Fill in 0 in line 13d.
☐ You are married and your spouse is filing with you. Fill in 0 in line 13d.
☒ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

In lines 13a-c, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 on line 13d.

13a.

13b.

13c. **+**

13d. Total..... **\$0.00** Copy here..... 13d. **—** **\$0.00**

14. Your current monthly income. Subtract line 13d from line 12.

14. **\$5,198.85**

15. Calculate your current monthly income for the year. Follow these steps:

15a. Copy line 14 here → 15a. **\$5,198.85**

Multiply line 15a by 12 (the number of months in a year).

X 12

15b. The result is your current monthly income for the year for this part of the form. 15b. **\$62,386.20**

Debtor 1 Michael Wayne Swindler Case number (if known) 15-31174
 First Name Middle Name Last Name

16. Calculate the median family income that applies to you. Follow these steps:

- 16a. Fill in the state in which you live. Texas
- 16b. Fill in the number of people in your household. 6
- 16c. Fill in the median family income for your state and size of household..... 16c. \$87,024.00
 To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

17. How do the lines compare?

- 17a. ☒ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out Calculation of Disposable Income (Official Form 22C-2).
- 17b. ☐ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Disposable Income (Official Form 22C-2).** On line 39 of that form, copy your current monthly income from line 14 above.

Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)

18. Copy your total average monthly income from line 11. 18. \$5,198.85

19. **Deduct the marital adjustment if it applies.** If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13d.

If the marital adjustment does not apply, fill in 0 on line 19a.

19a. — \$0.00

Subtract line 19a from line 18.

19b. \$5,198.85

20. Calculate your current monthly income for the year. Follow these steps:

- 20a. Copy line 19b 20a. \$5,198.85
 Multiply by 12 (the number of months in a year). X 12
- 20b. The result is your current monthly income for the year for this part of the form. 20b. \$62,386.20
- 20c. Copy the median family income for your state and size of household from line 16c. 20c. \$87,024.00

21. How do the lines compare?

- ☒ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.
- ☐ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

Part 4: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X /s/ Michael Wayne Swindler
Michael Wayne Swindler

X _____
 Signature of Debtor 2

Date 3/14/2015
 MM / DD / YYYY

Date _____
 MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 22C-2.

If you checked 17b, fill out Form 22C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Current Monthly Income Calculation DetailsIn re: **Michael Wayne Swindler**Case Number: **15-31174**Chapter: **13****5. Net income from operating a business, profession or farm.**

Debtor or Spouse's Income	Description (if available)						
	6 Months Ago	5 Months Ago	4 Months Ago	3 Months Ago	2 Months Ago	Last Month	Avg. Per Month
Debtor	Self-Employment Income						
Gross receipts	\$6,978.93	\$10,197.48	\$6,718.61	\$8,885.55	\$9,402.90	\$9,812.73	\$8,666.03
Ordinary/necessary business expenses	\$3,467.18	\$3,467.18	\$3,467.18	\$3,467.18	\$3,467.18	\$3,467.18	\$3,467.18
Business income	\$3,511.75	\$6,730.30	\$3,251.43	\$5,418.37	\$5,935.72	\$6,345.55	\$5,198.85

Underlying Allowances (as of 03/01/2015)In re: **Michael Wayne Swindler**Case Number: **15-31174**Chapter: **13**

Median Income Information	
State of Residence	Texas
Household Size	6
Median Income per Census Bureau Data	\$70,824.00 + (2 x \$8,100.00) = \$87,024.00

National Standards: Food, Clothing, Household Supplies, Personal Care, and Miscellaneous	
Region	US
Family Size	6
Gross Monthly Income	\$5,198.85
Income Level	Not Applicable
Food	\$794.00
Housekeeping Supplies	\$74.00
Apparel and Services	\$244.00
Personal Care Products and Services	\$70.00
Miscellaneous	\$300.00
Additional Allowance for Family Size Greater Than 4	\$596.00
Total	\$2,078.00

National Standards: Health Care (only applies to cases filed on or after 1/1/08)	
Household members under 65 years of age	
Allowance per member	\$60.00
Number of members	6
Subtotal	\$360.00
Household members 65 years of age or older	
Allowance per member	\$144.00
Number of members	0
Subtotal	\$0.00
Total	\$360.00

Local Standards: Housing and Utilities	
State Name	Texas
County or City Name	Harris County
Family Size	Family of 5 or more
Non-Mortgage Expenses	\$658.00
Mortgage/Rent Expense Allowance	\$1,435.00
Minus Average Monthly Payment for Debts Secured by Home	\$1,676.63
Equals Net Mortgage/Rental Expense	\$0.00
Housing and Utilities Adjustment	\$0.00

Underlying Allowances (as of 03/01/2015)In re: **Michael Wayne Swindler**Case Number: **15-31174**Chapter: **13**

Local Standards: Transportation; Vehicle Operation/Public Transportation		
Transportation Region	Houston	
Number of Vehicles Operated	1	
Allowance	\$312.00	
Local Standards: Transportation; Additional Public Transportation Expense		
Transportation Region	Houston	
Allowance (if entitled)	\$184.00	
Amount Claimed	\$0.00	
Local Standards: Transportation; Ownership/Lease Expense		
Transportation Region	Houston	
Number of Vehicles with Ownership/Lease Expense	1	
	First Car	Second Car
Allowance	\$517.00	
Minus Average Monthly Payment for Debts Secured by Vehicle	\$673.52	
Equals Net Ownership / Lease Expense	\$0.00	